

Certificate Number: 14912-PAM-DE-028953536

Bankruptcy Case Number: 16-05102



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on March 20, 2017, at 10:13 o'clock PM EDT, Michelle Heim completed a course on personal financial management given by internet by 001 Debtoredu LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: March 21, 2017 By: /s/Jai Bhatt

Name: Jai Bhatt

Title: Counselor